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treat them; finally, the agencies neglected to consult each other sufficiently or to give each other the full advantage of information obtained.

Part II is a presentation of the analysis of twenty-five typical cases by a special committee. Each case is discussed separately and the opinion of the committee given as to what would have constituted the proper method of procedure. These cases strongly emphasize the findings embodied in the main division of the report.

G. B. Mangold.

- Webb, J. P. The American prison system. (Salem, O.: O. S. P. Printery. 1920. Pp. 262.)
- Armourdale. A city within a city. (Lawrence, Kans.: Univ. of Kansas. 1920. Pp. 91.)
- The children's summer camp. With supplement on home living conditions. (Framingham, Mass.: Community Health Station. 1920. Pp. 31.)
- Conference on social work. Proceedings of the national conference, held at Atlantic City, June, 1919. (Chicago: Headquarters, 315 Plymouth Court. 1920. Pp. 813.)
- Documents relating to vocational education. (Sacramento: California State Board of Education. 1920. Pp. 80. 1919.)
- The equipment of the workers. An inquiry by the St. Philip's Settlement Education and Economics Research Society into the adequacy of the adult manual workers for the discharge of their responsibilities as heads of households, producers, and citizens. (London: Allen & Unwin. 1920. Pp. 334. 6s.)
- Opportunities for women in agriculture and country life. (Amherst: Massachusetts Agricultural College. 1920. Pp. 16.)
- The problem of democracy. (Chicago: Univ. of Chicago. 1920. Pp. 295. \$1.50.)
  - Papers and proceedings of the American Sociological Society.
- Rescue work: an inquiry and criticism. (London: Committee of Social Investigation and Reform, 19 Tothill St. 1920. Pp. 122. 1s.)
- Some effects of widowhood in wage-earning families. (London: National Council of Social Service, 8A New Cavendish St., W. 1920. Pp. 37. 1s.)
- Wohnungsnot. (Leipzig: Schulze. Pp. 30.)

## Insurance and Pensions

## NEW BOOKS

Anderson, D. S. Anderson's complete index to the workmen's compensation act of Alabama. (Birmingham, Ala.: Dispatch Prtg. & Stationery Co. 1920. Pp. 27.)

- Barton, W. F. Forms and clauses. (New York. Ins. Inst. of Am. 1920. Pp. 67.)
- BÜHRING, G. and MERTINS, O. Erläuterungen zu den Unfallversicherungsbedingungen. Herausgegeben vom Allgemeinen Deutschen Versicherungsverein auf Gegenseitigkeit zu Stuttgart. (Stuttgart: Selbstverlag. 1920. Pp. 202.)
- BRUCK, E. Materialien zu den Allgemeinen Deutschen Seeversicherungsbedingungen. (Hamburg: Friederichsen & Co. 1919. Pp. 394; 284.)
- Dodd, E. L. A comparison of the premiums of the Teachers Insurance and Annuity Association with those of other legal reserve companies. (Austin, Texas: Univ. Texas. 1920. Pp. 19.)
- Dominge, C. C. and Lincoln, W. O. Fire insurance inspection and underwriting; an encyclopedic handbook defining insurance terms and describing processes and materials used in mercantile and manufacturing establishments, and their fire hazards. Second edition. (New York: Spectator Co. 1920. Pp. 763. \$5.)
- MORGENSTERN, T. Arbeitslosenversicherung und deutsche Erwerbslosenfürsorge unter Berücksichtigung der Frage des Arbeitsnachweises. (Leipzig: L. Meiner. 1920. Pp. ix, 65.)
- Pauly, O. Die englische Kriegsgefahrversicherung in der Seeversicherung. (Marburg: G. Braun. 1919.)
- Prance, O. Die Sozialisierung des Versicherungswesens. (Jena: Fischer. 1920. Pp. 82.)
- RYDER, A. Principles of automobile rate-making. Underwriting the dollar. (New York: Insurance Soc. of N. Y. 1920. Pp. 27.)
- Allgemeine Deutsche Seeversicherungsbedingungen. (Hamburg: Friederichsen & Co. 1919. Pp. 56.)
- The Connecticut Mutual educational course, published in the interests of "professional public service." (Hartford, Conn.: Connecticut Mutual Life Insurance Company. 1920. Pp. 214.)
- Digest of workmen's compensation laws in the United States and territories, with annotations. Sixth edition, revised to December 1, 1919. (New York: Workmen's Compensation Publicity Bureau. 1920.)
- Industrial life assurance companies and collecting societies, report of the Board of Trade Committee on the business of. (London: Wyman. 1920.)
- Negligence and compensation cases annotated; with pleadings and forms. (Chicago: Callaghan. 1920. Pp. xlviii, 1146.)
- Pensions. Select committee first and second special reports, with evidence and appendices. (London: Wyman. 1920. Pp. 247. 5s.)

- Report of the committee on statistics and origin of fires. (New York: National Board of Underwriters. 1920.)
- Reports of fire insurance companies for year ending December 31, 1918. Fourteenth annual edition. (Chicago: Spectator Co. 1919. Pp. 432. \$5.)
- Requirements for admission to foreign insurance corporations (fire and marine) to the state of New York. (New York: C. P. Stewart & Co. 1920.)
- A system of records for local farmers' mutual fire insurance companies. Farmers bulletin no. 840. (Washington: Supt. Docs. 1920.)
- What constitutes a reasonable underwriting profit and the method of determining same. (New York: National Board of Fire Underwriters. 1920. Pp. 29.)
- Workmen's compensation law of Porto Rico, amendments effective September 17, 1919; of Massachusetts, with amendments and supplementary acts, August, 1919. (New York: F. R. Jones, 80 Maiden Lane. 1920. Pp. 26; 48.)

## Socialism and Co-operative Enterprises

Socialism versus Civilization. By Boris Brasol. With an introduction by T. N. Carver. (New York: Charles Scribner's Sons. 1920. Pp. xxiv, 289. \$2.00.)

A few years ago, when socialism was, at best, a semi-scientific theory of social evolution, and, at worst, a utopian propaganda, it was usual for critics to deal with it in a spirit of good humored tolerance; but now that it seriously threatens the foundations of civilization, disinterested exposition has changed to active opposition and counter propaganda. Formerly, too, socialistic theory was regarded as a mere by-product or symptom or shadow of unsatisfactory industrial conditions; but now it is recognized as a powerful toxic product that may poison and destroy the social organism. Thus Professor Carver, in his introduction, says:

There is a close parallelism between the overthrow of an ancient civilization by invasion from without and the proposed overthrow of civilization by revolution from within. In neither case is there a conscious desire to destroy civilization. There is only a conscious determination to take possession of what is now in possession of others. . . . The only things that will save civilization are, first, to make it possible for the great majority to prosper under this system, as they do in this country, and, second, to show them that this system of liberty and voluntary agreement is the best possible system for men of intelligence, virtue and productive capacity.